Gether

The charge card that spends against your portfolio without selling.



The Gether team



Yash Patil

Co-founder / CEO

Chainlink CCIP and CRE engineer

$150M+ daily payouts | $130B in tokenized assets

Facilitated $240M+ in commercial real estate deals

Polymarket, SWIFT, UBS and DTCC

Strategy at Apocor | Cards at Seismic (a16z)

Haas Business Admin + IEOR | NSA/DHS Cyber Defense

CPA eligible Dec ’27



Ashmit Sethi

Co-founder / CTO

$4M in creator revenue

25M+ followers / 500M+ views

Helped generate revenue across creator accounts

First hire (MTS), Tash (YC S26)

First engineer at Apocor | Berkeley Math + CS

1st place, ElevenLabs at CalHacks

3× major hackathon winner | USACO Gold

We met at Berkeley, then shipped payments products together at Apocor.



Young investors sell stocks to pay for everyday life.

Selling can trigger taxes and means giving up any future gains on the shares you sell.

Selling

1/3

of trades to fund real-life spending

Taxes

$30B

lost on capital gains tax for young investors.

Exposure

$60B

lost future gains by young investors.

Tokenization is inevitable

$8T

in tokenized assets by 2030

Citi GPS bull case



Programmable stocks unlock Gether

Programmable collateral allows you to
spend against them at checkout.

NYSE is committed to going on-chain

Planned 24/7 tokenized trading with on-chain settlement.
And people won't even realize it in their portfolios.

We're building on

HyperEVM / Arbitrum / Robinhood Chain
Solana / Base / Avalanche

Keep your stocks. Spend with Gether.

One card and app. Spending against what you hold.

Connect your holdings

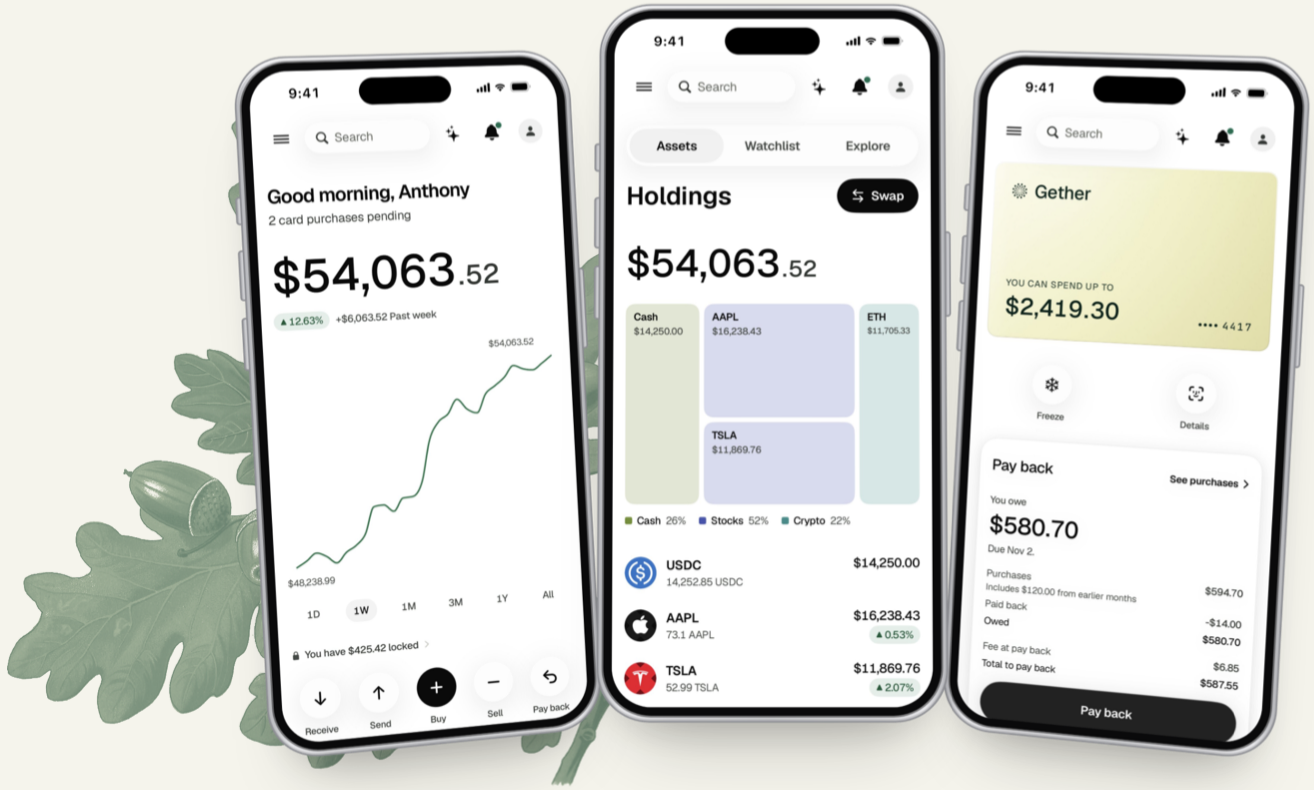
Eligible stocks, crypto, or cash.

Tap the Gether card

Draw against assets at checkout.

Manage it in the app

See your limit and repay what you draw at the end of the month.



With as little as $5 in eligible assets

Wherever VISA or Mastercard is accepted.

Early demand.

600+

people on the waitlist

We’re backtesting transactions and iterating with pilot users.



Progress



Cards Live
App Live

Spending and repayment work end to end.

Consumer compliance done.

Including AML, KYC, and SOC2

Closed pilot users are spending.

How we work

Onboard assets

Onboard tokenized assets.
Spend up to 50% of their value.

Spend at Checkout (<500ms)

Swipe your card.
We verify the asset.
Move the asset into escrow.
Give out payment.

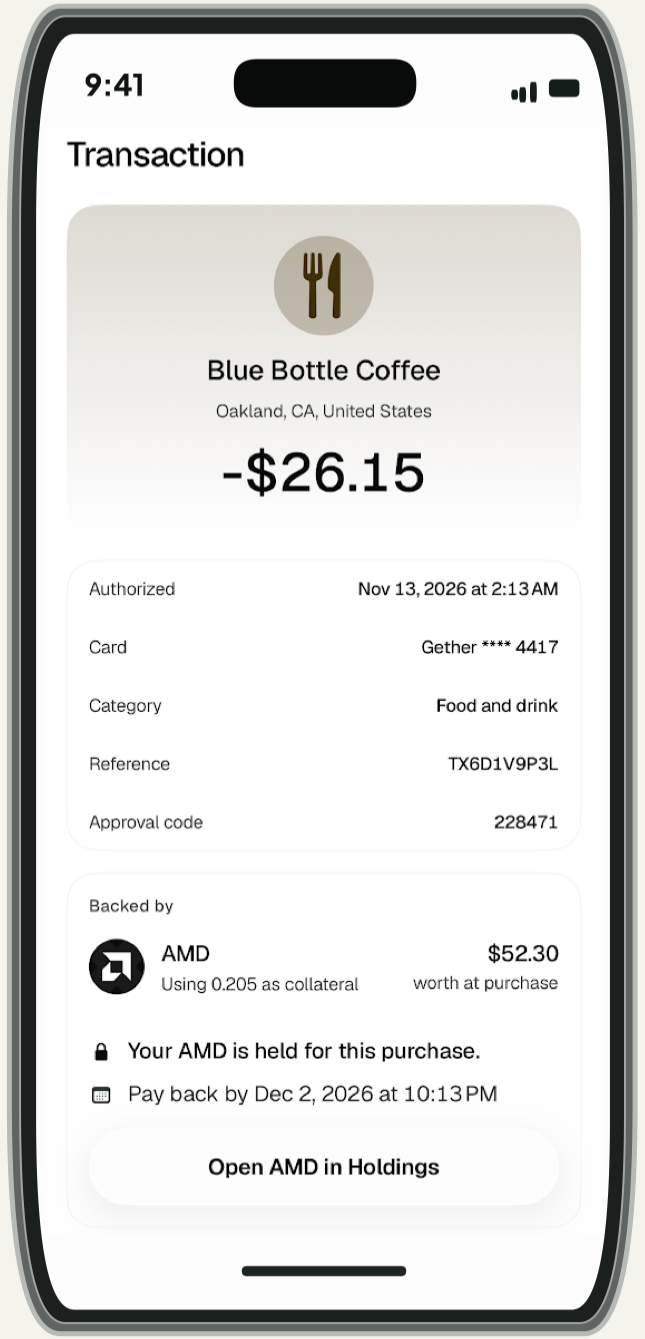
At the end of the month

Repay

Pay off the card with cash or stables and get the fully exposed asset back.

Rotate Collateral

Pledge another eligible stock to release the original asset.





How we make money

Interchange
1.4%
Per card transaction

Revolving credit
1.99–19.99% APR
On carried balances

Tiered margin lending
3.5–7.5% APR
Pricing by tier

Treasury yield
1.5% APY
Yield on reserves

Rewards partnerships & card tiers
Partner revenue and paid card tiers

Where Gether fits



Credit/Crypto Card Drawbacks

Selling stock to fund debit or pay a credit card bill triggers taxes and costs you investment exposure.

Margin Loan Drawbacks

High minimums, high rates, and transfer fees.
Complex for young investors to use.
Gether has low minimums, rates, and fees, and is easy to use.

A $960B serviceable spending market

Starting with young investors who want to keep their exposure.



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SAM = 40M investors × $24K annual spend · Inputs from the original Gether deck

Raising

$2M

To launch and scale.

Use of funds

Scale and distribution
Engineering and growth hires
Affiliate and referral marketing
Brokerage licensing and tokenized offerings
Fund pools

Product roadmap



Now

Cards and app live

Broker API integrating

Month 3

1,000+ users

Target $100K+ in card volume

Month 6

50,000 users

1 year

Brokerage licensing

SEC / FINRA Intro Brokerage

FINRA margin requirements

